

**SYSTEMS AND METHODS FOR PROCESSING CHECK
IDENTIFIERS USING REPLACEMENT SYMBOLS**

Abstract of the Disclosure

An original check identifier in MICR format includes separator symbols that do not appear on a typical computer keyboard. When a user is entering a check identifier from a computer or a telephone, the user is instructed to replace the separator symbols with replacement symbols that appear on a typical computer keyboard. The replacement symbols indicate the separation of fields within the check identifier, such as the routing number field, the account number field and the check number field. The entered check identifier with replacement symbols is parsed to distinguish the fields. After the fields are distinguished, the routing number, the account number and the check number of the check identifier are identified.

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